

**Information to identify the case:**

Debtor 1	<b>Paul H Powers Jr</b>	Social Security number or ITIN	xxx-xx-3661
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-24820-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paul H Powers Jr

1/4/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Paul H Powers, Jr  
 Debtor

Case No. 17-24820-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Jan 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2018.

db +Paul H Powers, Jr, 33 West Clementon Road, Gibbsboro, NJ 08026-1105  
 516956260 +Big Lots 1290, 165 White Horse Pike, Clementon, NJ 08021-4100  
 516956261 +Cach, LLC, 4500 Cherry Creek Drive S, Ste #700, Denver, CO 80246-1534  
 516956262 Citifinancial, Bankruptcy Department, PO Box 140489, Irving, TX 75014-0489  
 516956266 Ditech Financial LLC, PO Box 6172, Rapid City, MN 55709  
 517156695 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 516956268 +Fox Rothschild, LLP, 747 Constitution Drive, Suite 100, Exton, PA 19341-1100  
 516956269 +James A. Santarpio, Advance Scale Company, Inc., and Scale Works, LLC,  
 2400 Egg Harbor Road, Clementon, NJ 08021-1431  
 516956270 Kay Jewelers, PO Box 3680, Akron, OH 44309-3680  
 516956272 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437  
 516956273 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QJDMARCHAND.COM Jan 04 2018 21:33:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2018 21:59:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 04 2018 21:59:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516956263 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jan 04 2018 21:59:39 Comcast,  
 1 Comcast Ctr, Philadelphia, PA 19103-2899  
 516956264 +EDI: CCS.COM Jan 04 2018 21:33:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 516956265 EDI: RCSFNBMARIN.COM Jan 04 2018 21:33:00 CreditOne Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 516956267 EDI: AMINFOFP.COM Jan 04 2018 21:33:00 First Premier Bank, PO Box 5519,  
 Sioux Falls, SD 57117-5519  
 516956271 EDI: MID8.COM Jan 04 2018 21:33:00 Midland Funding, LLC, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 Rex J. Roldan on behalf of Debtor Paul H Powers, Jr roldanlaw@comcast.net,  
 r43760@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4